

United States Bankruptcy Court  
District of Oregon

In re:  
Patrick John McTiernan  
Debtor

Case No. 25-30466-pcm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0979-3  
Date Rcvd: Feb 14, 2025

User: Admin.  
Form ID: 309A

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2025:**

Recip ID	Recipient Name and Address
db	+ Patrick John McTiernan, 2590 NW Upshur St., Apt. 203, Portland, OR 97210-2159
102764685	+ Casey English, 11511 NE Morris St., Unit B, Portland, OR 97220-1720
102764686	Cavalry SPV I, LLC, PO Box C-90006, Bellevue, WA 98009
102764690	+ Equitable Finance Co., 3226 Washington Blvd., Ogden, UT 84401-3913
102764695	+ Law Office of William D. Schaub, P.C., 1730 SW Skyline Blvd., Suite 102, Portland, OR 97221-2547
102764700	Suttell Hammer & White, P.S., Attn: Nicholas R. Filer, Attorney, PO Box C-90006, Bellevue, WA 98009

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brian@cascadebk.com	Feb 14 2025 23:01:00	BRIAN D TURNER, Turner Law, PC, 1631 NE Broadway #120, Portland, OR 97232
tr	EDI: FCAMBORN	Feb 15 2025 03:56:00	Candace Amborn, POB 580, Medford, OR 97501-0214
smg	Email/Text: CSPBankruptcy@doj.state.or.us	Feb 14 2025 23:01:00	Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-9995
smg	EDI: ORREV.COM	Feb 15 2025 03:56:00	ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+ Email/Text: usaor.bankruptcy@usdoj.gov	Feb 14 2025 23:01:00	US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg	^ MEBN	Feb 14 2025 22:56:29	US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
ust	+ Email/Text: ustregion18.pl.ecf@usdoj.gov	Feb 14 2025 23:01:00	US Trustee, Portland, 1220 SW 3rd Ave., Rm. 315, Portland, OR 97204-2829
102764683	EDI: CAPONEAUTO.COM	Feb 15 2025 03:56:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
102764684	+ EDI: CAPITALONE.COM	Feb 15 2025 03:56:00	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
102764687	+ Email/Text: bankruptcy.notifications@fisglobal.com	Feb 14 2025 23:01:00	Chex Systems, Inc., 7805 Hudson Road, Ste 100, Saint Paul, MN 55125-1595
102764688	EDI: CCS.COM	Feb 15 2025 03:56:00	Credit Collection Service, 725 Canton St., Norwood, MA 02062-2679
102764689	+ EDI: MAXMSAIDV	Feb 15 2025 03:56:00	Dept of Ed/Aidvantage, 1891 Metro Center Dr., Reston, VA 20190-5287
102764691	+ EDI: BLUESTEM	Feb 15 2025 03:56:00	Fingerhut/Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
102764692	+ Email/Text: argbsref@geico.com		

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		Feb 14 2025 23:01:00	GEICO General Insurance Co., One GEICO Plaza, Washington, DC 20076-0005
102764693	EDI: IRS.COM	Feb 15 2025 03:56:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
102764694	EDI: JPMORGANCHASE	Feb 15 2025 03:56:00	JP Morgan Chase Bank NA, PO Box 659754, San Antonio, TX 78265
102764696	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2025 23:08:59	LVNV Funding LLC, c/o Resurgent Capital Services L.P., PO Box 1269, Greenville, SC 29602-1269
102764697	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 14 2025 23:08:52	Merrick Bank, PO Box 9201, 10705 S Jordan Gateway, Suite 200, Old Bethpage, NY 11804-9001
102764698	+ EDI: ORREV.COM	Feb 15 2025 03:56:00	ODR Bankruptcy Unit, 955 Center St NE Rm 353, Salem, OR 97301-2555
102764699	EDI: PRA.COM	Feb 15 2025 03:56:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd. Ste. 100, Norfolk, VA 23502
102764701	+ EDI: SYNC	Feb 15 2025 03:56:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
102764702	+ Email/Text: ufco@unitedfinance.com	Feb 14 2025 23:01:00	United Finance Co., Attn: Roger Lloyd, 515 E. Burnside St., Portland, OR 97214-1183

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<b>Patrick John McTiernan</b>	Social Security number or ITIN:	xxx-xx-3926
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of Oregon	Date case filed for chapter:	7 2/14/25
Case number:	25-30466-pcm7		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patrick John McTiernan	
2. All other names used in the last 8 years		
3. Address	2590 NW Upshur St., Apt. 203 Portland, OR 97210	
4. Debtor's attorney Name and address	BRIAN D TURNER Turner Law, PC 1631 NE Broadway #120 Portland, OR 97232	Contact phone (503) 946-8763
5. Bankruptcy trustee Name and address	Candace Amborn POB 580 Medford, OR 97501-0214	Contact phone (541) 858-9591

For more information, see pages 2 &amp; 3 &gt;

Debtor **Patrick John McTiernan**Case number **25-30466-pcm7**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	1050 SW 6th Ave. #700 Portland, OR 97204	Office Hours 9:00 a.m. – 4:30 p.m.  Contact phone 503-326-1500  Date: 2/14/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 13, 2025 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Photo ID is required. Debtors must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin.report).	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 284 356 9275, and Passcode 1088718295, OR call 1-458-757-1441</b>  For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a> .
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. See line 13 for other important deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Debtor **Patrick John McTiernan**Case number **25-30466-pcm7**

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|--|---|
| <b>13. Notices Re Proposed Dismissal of Case/Undue Hardship Presumption; and Abandonment of Debtor's Residence (Real Property)</b> | <p>This case may be dismissed without further prior notice if the debtors fail to complete the meeting of creditors, timely file any documents, or make fee payments ordered by the Court, unless within 21 days of the date in line 6 a party in interest files a written objection to dismissal, setting forth specific grounds, with the Court and sends copies to the debtors' attorney (or debtors if pro se) and trustee.</p> <p>Any presumption of undue hardship that may exist in a reaffirmation agreement filed by the debtors shall remain in effect until the effective date of any discharge order entered in this case unless a party in interest objects by <b>5/12/25</b>.</p> <p>At least 7 days prior to the date set in line 7 for the meeting of creditors, any party in interest who objects to abandonment of the debtors' residence (real property) must file with the Court a written objection and serve a copy on the debtors and debtors' attorney. If no timely objection is filed, the trustee can abandon the property upon request of the debtors or mortgage creditor without any further notice requirement. Mortgage creditors are authorized to negotiate a loan modification with a debtor either before or after the meeting of creditors, but any modification reached cannot become effective until the property is abandoned. Mortgage creditors may use the procedure outlined in LBF 751.7, available at <a href="https://www.orb.uscourts.gov">https://www.orb.uscourts.gov</a>, to obtain such abandonment. A creditor's contact with the debtors and/or debtors' attorney to seek, negotiate, and implement a modification shall be considered neither a violation of the automatic stay of 11 USC § 362 nor a violation of the discharge injunction of § 524. Negotiations with represented debtors must be with debtors' counsel who may consent to the creditor communicating directly with the debtors.</p> |
| <b>14. Trustee Appointment</b>   | <p>The trustee named above is hereby appointed as interim trustee in this case. The trustee's bond shall be the blanket bond previously approved and filed with the U.S. Bankruptcy Court Clerk. UNITED STATES TRUSTEE</p>  |
| <b>15. Court Information and Legal Advice</b>  | <p>Court information is available at <a href="https://www.orb.uscourts.gov">https://www.orb.uscourts.gov</a>. For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.</p>  |